

Please enter the following amendments and remarks:

AMENDMENT TO THE SPECIFICATION

Please replace the paragraph beginning on page 2, line 19 of the present application with the following paragraph:

The present invention is directed to a system for providing a channel between at least two organizations, wherein the organizations are linearly communicatively connected. The system may include an account for each of the at least two organizations, a set of defined attributes for each of the at least two organizations, wherein each of the at least two sets is correspondent to one of the accounts, wherein the set defines at least one input to the organization correspondent to the one of the accounts and at least one output of the organization correspondent to the one of the accounts, a communicative connection that provides for at least one of the organizations to control the account of that at least one organization, and that provides for a linear interacting of the at least one of the organizations with other of the at least two organizations, wherein the linear interacting comprises trading of the set correspondent to the at least one of said organizations within the system by the at least one of the organizations with other of the at least two organizations, and a disinterested third-party connection that provides for the creation of each of the accounts, that records activities occurring over the communicative connection, and that serves as a temporary organization if the system is without at least one of the at least two organizations necessary for at least one of the linear communications. Each of the accounts may be created by the independent third party in accordance with a pay-in by each of the organizations. The pay-ins may be placed in an investment account, wherein the investment account is invested by the independent third party, and wherein proceeds of the investment account may be distributed to each of the organizations, or wherein proceeds of said investment account may be retained by the independent third party.

Please replace the paragraph beginning on page 20, line 15 of the present application with the following paragraph:

According to an additional feature of the present invention, regulatory costs are utilized in the economy by adding the value of those collected costs back into the economy. The value of the costs assessed individual participants of the economy that are not costs in which the virtual currency is transferred from one individual participant to another, such as regulatory costs, and the cost of carrying virtual inventory, and the cost virtual labor, is "put back" into the virtual economy. For example, the total of this value of these costs may be put back into the economy and distributed as, for example, but not limited to, interest to participants who have cash balances in a virtual bank. For example, if a regulatory requirement were imposed that collected simulated currency for the retention of inventory, the funds collected could be used to pay interest to those parties who have interest bearing accounts in a virtual bank. Thus, no virtual currency is generated outside of the closed system economy. For example, assume within the economy, there are 3 virtual companies each with an average inventory value throughout a predetermined period of time of \$100.00 as represented by the value of the virtual currency. Furthermore, there has been a set rate of the cost of carrying virtual inventory predetermined by the independent third party and set at 3% of the average inventory value of the 3 virtual companies at the end of a predetermined period of time. At this point the value of the total costs of carrying inventory within the whole economy is \$9.00 as calculated by the independent third party's server/computer system and as represented by the value of the virtual currency. The \$9.00 of virtual currency is put back into the economy because the independent third party who provides the forum for the economy has no fiscal interest in the economy's administrations. The same 3 companies have respective values of \$20.00, \$15.00, and \$10.00 as cash balances as represented by the value of currency in the virtual bank. The interest

rate for this specific predetermined period of time would be 20%, with the participant with a cash balance of \$20.00 earning \$4.00 in interest, the participant with \$15.00 earning \$3.00 and the participant with \$10.00 earning \$2.00 in interest for a total of the original \$9.00.

Please replace the paragraph beginning on page 29, line 18 of the present application with the following paragraph:

Figure 3 is a block diagram illustrating an exemplary embodiment of a simulation of the present invention. Raw materials, such as aluminum 301, steel 302, tin 303, rubber 304, plastic, 305 and fabric 306 are needed in an industry to assemble truck engines 310, tires 320, and chassis 330. The raw materials are procured from varied industries, such as the mining industry for the metals, and are critical for higher level assemblies. Subassemblies, such as engines, tires, and truck chassis are assembled to form a completed truck at truck manufacturer 340. Finally, the truck is sold via a retailer 350 within the economy. Figure 3 is simplified and, as one of ordinary skill in the art will recognize, may be more complex for a given industry based on the chosen complexity of the simulation. In addition, resources and factors such as labor, time, and expense are attributes in each element and are preferably coded parameters of the economic simulation.